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STUDY OF THE IMPACT OF RELATIONSHIP MARKETING ON THE CUSTOMER ATTITUDE WITH EMPHASIS ON THE ROLE OF ADVERTISING EFFECTIVENESS

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Abstract

The purpose of this study is evaluating the impact of relationship marketing on the customer attitude (CA) with emphasis on the role of advertising effectiveness (AE) in Bank Mellat in the city of Tehran. The statistical population of this study consists of all employees, managers and relevant experts in Bank Mellat. We set the sample size at 221 persons based on the krejcie and Morgan table. Also, we used the random sampling method. This study is a descriptive/correlational research and we collected the data with the help of a questionnaire. We used the Likert scale for the measurement of the questionnaire's variables. Several specialists and experts confirmed the validity of the research tools and the reliability of the relationship marketing questionnaire was verified by using the Chronbach's alpha 0.890, customer attitude 0.877, and the

advertising effectiveness 0.872. We analyzed the data using the structural equations model. The results showed that the relationship marketing's dimensions (trust, bonding, communication, shared values (SV), empathy and interaction) have a significant effect on customer attitude, while the effect of bonding was more pronounced than other factors.

Keywords: **Relationship marketing; Customer attitude; Advertising effectiveness; Bank Mellat**

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INTRODUCTION

In recent years the global business atmosphere has witnessed a lot of developments and one of these alterations is an attitude changes in the companies from tangible assets to the intangible assets. Therefore, the intangible asset valuation process is of great importance to the companies. By taking the intangible asset into account, one may conduct a better assessment of the performance of the organizations in the short and long term [1]. Furthermore, nowadays the communities need an increasing amount of banking services and the people expect better and vastly varied services offered by banks. Maintaining the loyalty of existing customers and creating trust to attract new customers requires an efficient and effective management in all aspects of banking services with emphasis on relationship marketing category. Successful marketing enables a company to attract and maintain the customers [2]. So, the success of financial institutions depends on the quality of long-term communication with their partners including customers, employees, financial intermediaries, banks and so on. In the banks, movement from traditional marketing towards a comprehensive marketing is deemed a new approach. Traditional marketing focuses on the customer needs, therefore it can gain an immediate advantage. But this approach does not always brings about benefits for the banks and it customers. Today, the companies with superior performance across various industries are moving towards maintaining the customers and attracting their loyalty, because most markets are often in their maturation stage, competition is increasing, and the cost of attracting new customers has also increased drastically [1].

On the other hand, advertising has always been regarded as an effective factor to influence the change in customer attitude. Many companies, in order to keep their loyal customers and to improve their communications with them and reducing the number of lost customers, have boosted their marketing communications and use advertising as a defense shield. Banks use advertising to highlight their services and create a distinct and desirable image in the customer mind [3]. When the banks increase their advertising, a more favorable image of the brand is formed in the customer's mind that leads to customer satisfaction and loyalty. According to the role of advertising in enhancing the customer' knowledge and attitude towards the ……., the banks spend huge sums every year for their promotional activities and many of these advertising budgets are spent with the aim of customer awareness and imparting information about the new and varied services provided by the bank [4].

Furthermore, a review of the past research shows that they mainly evaluated the relationship marketing from the standpoint of the customers; however, these factors are necessary but not sufficient. The recent research shows that the tendency of organizations towards relationship marketing and powerful communication creates a positive customers attitude and where marketing is on a par with the type of relationship and the people are vulnerable to fall for the brand, the internal and external stakeholders feel excited and this guarantees the success of the organization. In the next step, the customer acquires attitudes and judgments and based on them, responds poorly or favorably to the marketing activities. These reactions are in fact the reflection of the judgments and feelings that are forged by the marketing activities in the minds of customers, and finally the customer senses the dependency and establishes a concrete relationship [5]. With regard to the role of advertising in enhancing the knowledge and attitude of the customers, the banks spend a lot for their advertising activities every year with the aim of customer awareness and imparting information about the new and diverse services provided by the bank [3]. On the other hand, due to the abundance of advertising options and the rise of new technology such as the Internet besides the traditional media such as television and radio, the banks are heavily under pressure for more efficient and effective allocation of their advertising expenses and thus, determining the impact of advertising on the optimal communication in marketing can be important to them. Moreover, effective advertising in financial services is viewed as a relationship that a client establishes with the service provider in the course of time according to the frequency of use and the frequency of services [6]. In this study, we review the impact of relationship marketing on the customer attitude with emphasis on the role of advertising effectiveness in Bank Mellat. We strive to recommend strategies to develop this relationship and deepen the role of customer attitude in the aforementioned bank.

THEORETICAL RESEARCH BACKGROUND

Relationship marketing

Today, the companies in addition to the compilation of strategies to attract new customers and close deals with them, are going to maintain the current customers and establish a permanent relationship with them. In other words, they have understood that losing a customer is something more than the loss of a sales item but it is a significant loss of the entire purchases that the customer could make during his/her lifetime or the period in which the buyer purchases the company's products. That is, the companies are after capturing the customers' lifetime value. The relationship marketing means all steps taken by the companies for better recognition and providing better services to valuable customers. The relationship marketing is a continuous process for identification and creation of new values for the customers in which the mutual interests are pivotal and this interest is shared with the customer during his/her lifetime. Exchange is a major concept in the relationship marketing. Ennewand [7] states that the exchange of values across different communications is at the core of marketing. The partners' power of exchange in a commercial transaction is not equal because their resources are different. Establishing a relationship is based on two conditions: first, both sides expect to earn a profit from this relationship. Second, the partners are permanently committed

to the relationship. For example, in the relationship marketing, vendors may want to establish a closer relationship with buyers, and buyers also want to earn a group of credible suppliers [8]. Generally, the most important requirements of a sustainable relationship in relationship marketing are as follows:
Wong and Shohal [9] depict the relationship marketing as a one dimensional structure with 6 key factors shown in Figure 1.
Trust, Interaction, Bonding, Communication, Shared values, Empathy (Customers)

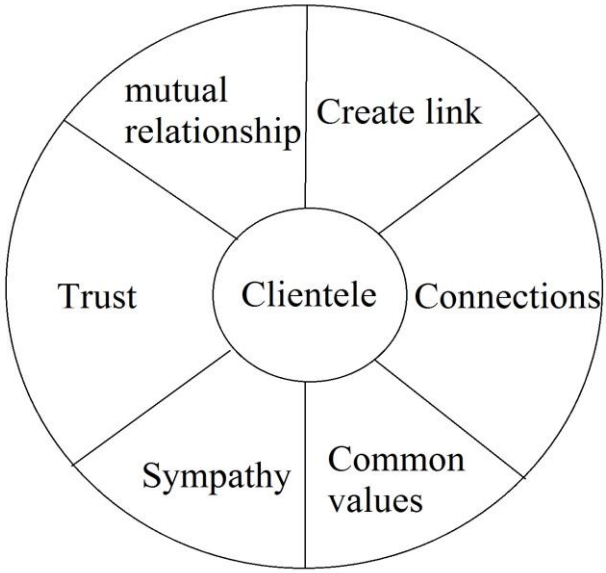


Figure 1: Relationship marketing components [9].

Trust: trust is a key component of commercial relationship, specifying that each side of the relationship to what extent could rely on the promise of the other party. Trust is a central variable in the long-term relations. Morgan and Hunt [10] studied the trust as a key structure in the relationship marketing model. More trust between the buyer and the seller creates more efficiency and more long-term relationships [6].

Bonding: Bonding is another component of commercial interaction established between the two sides of the relationship (buyer and seller) and plays its role in an integrated situation to achieve the desired goal. The existence of this component in the relationship marketing leads to development and more customer loyalty and directly creates a feeling of belonging to the relationship and creates an indirect feeling of belonging to the organization. Studies by Wilson and Malaneni [11] showed that a stronger link between buyers and sellers creates more commitment to maintain the relationship [8].

Communications: It is the formal and informal communications that give rise to the meaningful and significant information exchange between the buyer and seller. Anderson and Nurse [12] hold that communication plays an important role in the creation of the trust. Morgan and Hunt [10] research showed the positive and informal impact of the communication on the creation of commitment between the main vendor and retailer in the auto industry [13].

Communication is often overlooked in marketing relationships. This is unfortunate, because all of the other elements are experienced via communication. Communication, especially timely communication, boosts the trust by helping to resolve disputes and fulfilling expectations [14].

Shared values: Shared values is the shared beliefs of the parties to relationship, about behaviors, goals and policies regardless of their high or low importance, inappropriate or inappropriate, and right or wrong nature. The existence of common goals and values creates more commitment to the relationship.

Empathy: This component of relationship marketing allows each of the parties to view the relationship from the perspective of the other party. Empathy is actually the understanding of the demands and objectives of the other side of the relationship. Empathy is a necessary condition to strengthen the relations between the parties to a transaction [15].

Interaction: Another part of relationship marketing is the reciprocal relationship that creates a basis according to which, a party receives facilities or attention from the other party and in return, provides special facilities for the other party at a later time.

As Elise and Jones [16] has stated: “relationship marketing is marked with mutual influences and long-term commitments [8]. The Chinese believe that the interaction can take shape on the basis of the customer’s personal particulars so that the service provider (supplier) through special services creates benefits for customers to compete with other market sectors (competitors) [9].

Customer attitude

One of the fundamental principles of changing the attitude and behavior in classic conditioning is that the offered reinforcement to change the behavior must be stronger than the reinforcement that maintains the status quo. The stimulant-response theorists argue that if they have sufficient information about the recipient of the message and sufficient resources at their disposal, they will be able to change anybody’s attitudes with the use of specific methods and techniques. The researchers believe that where a strong mental commitment to a brand appears, attitude is also involved [15]. One may measure these attitudes by asking the people about how much they like a brand and feel a sense of commitment towards it, do they recommended it to others, and what level of beliefs and positive feelings they attribute to it compared to other brands. The power of these attitudes is an important predictor for the purchase of a brand. This is what Oliver [17] had in mind when he defined the positive customer attitude [6]. Positive attitude is a strong commitment to purchase a product or a service again in the future, i.e. the same product or brand is purchased despite the potential effects and efforts of competitors [18]. In fact, since adopting an attitude toward anything is an internal concept that shapes the people’s beliefs and attitudes and makes it possible for us to see it in the behavior of individuals, but the point is that such an observation cannot prove the existence or non-existence of the loyalty. Because it is known that many factors affect the customer behavior in practice and trigger repeating the purchase.

These factors include habit, cheap price, indifference and the switching cost and the risk that the individual must take by switching from a provider to other provider [9]. When the costs and the risk are high, they impede the customer displacement and probably increase the loyalty, at least of the behavioral type, or lead to the customer lock up [13].

The consumer attitude includes mental, emotional and physical activities that people apply when purchasing, using, and discarding products and services to satisfy their needs and desires [15]. In other words, the consumer behavior consists of a set of mental and physical processes that start before the purchase and continue after the consumption. Customer attitude includes many activities. Each consumer has numerous thoughts, feelings, plans, decisions and purchases. Those who solely focus on the purchase activity ignore many interrelated other activities [4]. While marketers should study a wide range of consumer activities including thinking of the product, acquiring information, paying attention to advertising, purchasing and application up to the consumer satisfaction and his/her next visit.

Advertising effectiveness

One of the crucial issues in the realm of advertising is evaluating the advertising effectiveness, or in other words, specifying to what extent the advertising that devoured a large budget has achieved the targets that we had defined. Measuring and evaluating the advertising effectiveness is a typical feedback that tells us about the weaknesses and strengths of our advertising [19].

Through investigating the effects of advertising and its relationship with the goals of the organizations, one can make changes to the advertising budget, configuration and content of the messages, type of media and communication channels, and even the time and circumstances to launch the promotion, so the advertising may be more useful and effective than the past [20]. One should take note of a set of behavioral, psychological, communication, and sales factors to be able to assess the advertising aftermath. Because of the ambiguity and concern about the numerous methods and test procedures and measurement of advertising consequences, the advertising experts in 21 countries around the world have set forth some advertising guideline principles to define the assessment methodology and procedure. At present, many tests have been designed to assess the communication and selling effects of the advertising. A good promotional program must regularly evaluate the communication effects and sales results of the advertising. One of the most important steps in any promotional program is the evaluation of the advertising consequences.

The organizations, through investigating the effects of advertising and its relationship to the organization’s objectives can make changes to the advertising budget, configuration and content of the message, type of the media and communication channels, and even the time and conditions of launching the promotion so that the advertising becomes more useful and effective than the past. Advertising effects are very diverse and different and this is why isolating each case from others and even the effects of the advertisement in a time period requires appropriate scientific methods and techniques [8]. Advertising makes changes to the knowledge, attitude, and behavior of the

audience [20].

BACKGROUND OF EXPERIMENTAL RESEARCH

Haghgo [21] in the study of relationship marketing impact on the word-of-mouth advertising through the quality of the relationship among the Bank Maskan customers showed that the staff's customer-centered and relationship-centered behavior, interaction, and features have a positive impact on the quality of relationship. Moreover, it was decided that the quality of the relationship has a positive impact on the word-of-mouth advertising.

Tahmasbi [22] reviewed the importance of relationship marketing and the consumer mental conflict in the field of services. The results showed that with regard to the role of services and the accompanying quality, customers mainly overlook the services due to the fact that the services are not tangible. The organizations that attract the customer satisfaction increase their sales many times over and also establish a friendly relationship between the customer and the organization.

Safaeian [23] in a study entitled Study of the Relationship Marketing Impact on Customer Brand Loyalty showed that the variables like trust, commitment and communication that are fundamental to relationship marketing, are important factors in the relations between the organization and the customers and ultimately create customer loyalty. Other findings of this research showed that the relationship marketing had a significant impact on customer satisfaction, but the customer satisfaction did not adjust the relationship between relationship marketing and customer satisfaction.

Venus [24], studied the effect of the value aspects of the relationship marketing on the customer loyalty to the cellphone brands. The results of the research indicated that among the value dimensions of relationship marketing, only three variables of operational benefits, symbolic benefits, and experimental benefits have an impact on the attitudinal loyalty. Also, the relationship between attitudinal loyalty and behavioral loyalty was confirmed. Among the moderating variables considered in this study, only the variable of the amount of commitment to brand had a moderating role in the relationship between the value aspects of the relationship marketing and the brand loyalty.

Wu et al. [25] study entitled The Relationship between Customer Relationship Management, Relationship Marketing, and Business Performance explored the implementation of customer relationship management and its impact on relationship marketing and business performance. The statistical population of the research was the hotel industry in Taiwan. The research results showed that the implementation of the customer relationship management had a significant and positive impact on the relationship marketing and the business performance of the hotel industry in Taiwan. Finally, the researchers suggested that in order to improve the performance before implementation of CRM, its advantages should be perfectly understood.

Sweeney and Swait [26] in a study entitled The Effects of Relationship Marketing on the

Consumer Behavior found that: “with regard to the existence of shared values, trust, and commitment, the customers waste less time shopping and on the other hand, they furnish the company with highly correct and relevant information to assess the changes to the product, price evaluation, advertising methods, and product distribution time” (Figure 2).

According to the theoretical foundations, the research hypotheses were formulated as such:
1. Trust has a positive impact on the customer attitude.
2. Interaction has a positive impact on the customer attitude.
3. Communication has a positive impact on the customer attitude.
4. Shared values have a positive impact on the customer attitude.
5. Empathy has a positive impact on the customer attitude.
6. Mutual relation has a positive impact on the customer attitude.
7. Relationship marketing through advertising (as the mediator variable) affects the customer attitude.

Conceptual model of the research

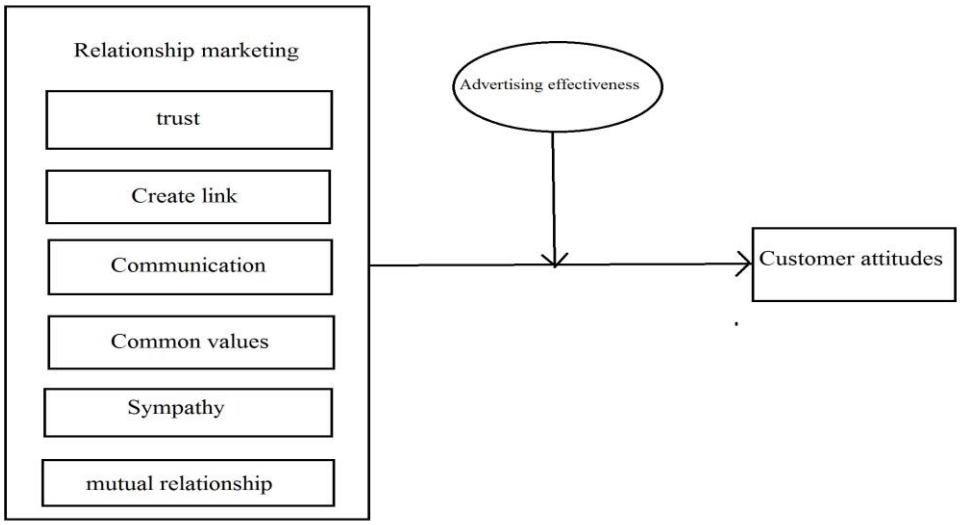


Figure 2: The conceptual model research.

RESEARCH METHODOLOGY

This study is an applied research in terms of the objective, a descriptive research in terms of the data collection method, and of the correlation type. The research statistical population consisted of 520 staff members of the Bank Mellat, therefore as a result of using the limited population sampling formulae, the obtained number of samples was 221 persons but to increase the chance of extendibility, 250 questionnaires were dispensed. Finally, 230 questionnaires were collected and among them, 207 questionnaires were found to be suitable for analysis. The simple random sampling method was used because the results of this study were not related to the people’s

organizational position or level of education.

The research questionnaire consisted of two sections, in the first section, the relationship marketing index, in the second part, the customer attitude, and in the third part, the advertising effectiveness were measured on the basis of the Likert's 5-point scale (totally disagree=1, disagree=2, no ideas=3, agree=4, totally agree=5). To test the research hypotheses, first the questionnaire's reliability was investigated through Chronbach's alpha coefficient. This coefficient was higher than 0.7 for all variables of the conceptual model of the research. The obtained figure showed the appropriate internal credibility and coherence of the research structures (Table 1).

Table 1: Cronbach's alpha of the variables.

Variable	**Number of questions**	**Cronbach's alpha**
Relationship marketing	27	0.890
Customer attitude	20	0.877
Advertisement effectiveness	10	0.872

Review of the research hypotheses: To check the hypotheses, we initially investigated the research data distribution. To decide about the use of non-parametric or parametric tests, we reviewed the normal status of the data using the Kolmogorov–Smirnov test. The results of Kolmogorov-Smirnov test are shown in the Table 2.

{H0 the population distribution is normal
{H1 the population distribution is not normal

According to the test results, the null hypothesis, i.e. the normal status of the variables, was confirmed.

Table 2: The results of investigating the research data distribution.

variable	**Significance level Sig**	**Error probability level (α)**	**Kolmogorov stats**	**Result of test**
Trust	0.38	0.05	1.614	Distribution is normal
Bonding	0.085	0.05	1.924	Distribution is normal
Communication	0.17	0.05	1.643	Distribution is normal

Shared value	0.062	0.05	1.187	Distribution is normal
Empathy	0.15	0.05	1.732	Distribution is normal
Interaction	0.98	0.05	1.044	Distribution is normal
Customer attitude	0.074	0.05	1.199	Distribution is normal
Advertising effectiveness	0.96	0.05	1.021	Distribution is normal

The research findings

For the analysis of the hypotheses, the structural equation modeling technique with the help of LISREL software version 8.5, and through path analysis for the main hypothesis and secondary hypotheses was tested. Table 3 depicts the full titles of variables contained in the research model.

Table 3: Guide to identify the abbreviations of the model variables.

Parameter	**Abbreviation**
Trust	Trust
Bonding	Bonding
Communication	Communication
Shared values (SV)	Shared values (SV)
Empathy	Empathy
Interaction	Interaction
Customer attitude(CA)	Customer attitude(CA)
Advertising effectiveness(AE)	Advertising effectiveness(AE)

Testing the hypotheses

Figure 3 shows the research hypotheses' structural model in the standard estimation mode. Also, Figure 4 shows the hypotheses structural model in the significance coefficients mode.

Figure 3: Hypotheses structural model in the standard estimation mode.

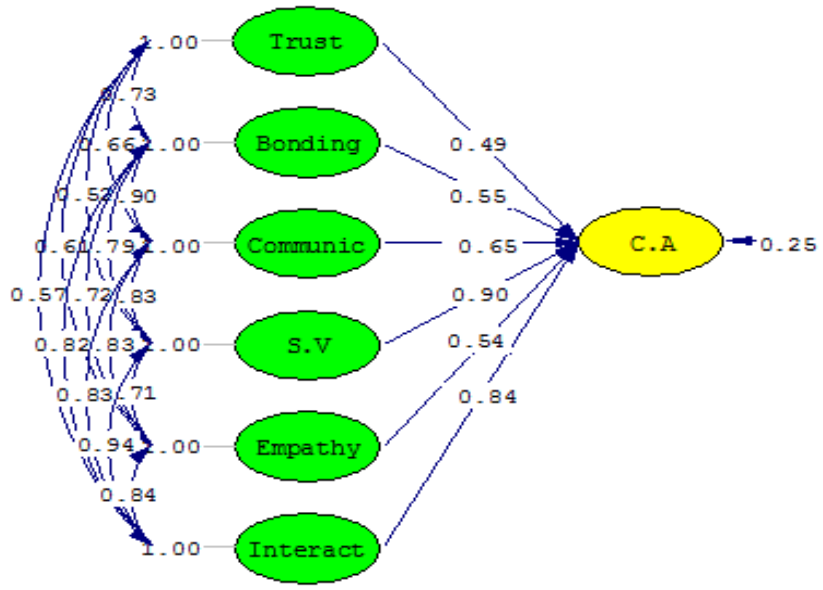
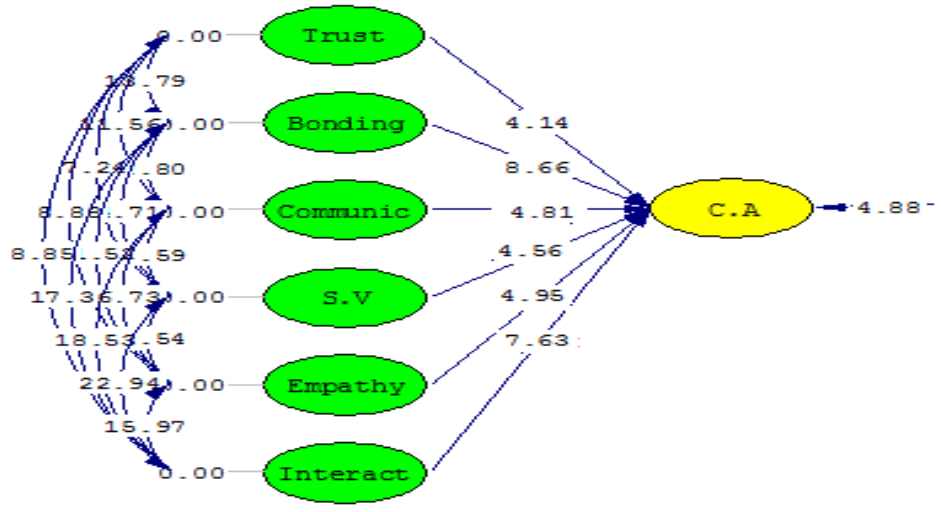


Figure 4: Hypotheses structural model in the significance coefficients mode.



According to the output of Figure 4, all the coefficients above 1.96 are statistically acceptable.

Table 4 shows the results of causal analysis of structural equations modeling to test the

research hypotheses. The results of the model confirm the causal relationship between the impact of the marketing relationship dimensions (trust, bonding, shared values, communication, empathy and interaction) on the customer attitude.

Table 4: The results of testing the research's secondary hypotheses.

Hypothesis	**Standard estimation**	**Quantity of t**	**Result of test**
Impact of trust on customer attitude	0.49	4.14	Confirmed
Impact of bonding on customer attitude	0.55	8.66	Confirmed
Impact of communication on customer attitude	0.65	4.81	Confirmed
Impact of shared values on customer attitude	.90	4.56	Confirmed
Impact of empathy on customer attitude	0.54	4.95	Confirmed
Impact of interaction on customer attitude	.84	7.63	Confirmed

Table 5: The goodness of fit of the research model.

Fitness parameter	**Model amount**	**Desired amount**	**Result**
χ^2/df	2.01	<3.00	Good fitness
GFI	0.95	> 0/90	Good fitness
AGFI	0.91	> 0.7	Good fitness
RMR	0.011	<0.05	Good fitness
NFI	0.91	> 0.90	Good fitness
IFI	0.95	> 0.90	Good fitness
CFI	0.95	> 0.90	Good fitness
RMSEA	0.068	> 0.08	Good fitness

Table 5 shows the goodness of fit parameters that confirm the proper fitness of the model.

Table 6: Testing the mediator hypothesis.

Hypothesis	**Standard β value**					**Result**
Relationship of relationship marketing and customer attitude	0.76			β2	β3	
Role of the advertising effectiveness in the relationship of relationship marketing and customer attitude	Direct effect	Indirect effect	Total effect	advertising effectiveness and relationship marketing	advertising effectiveness and customer attitude	Confirmed
	0.66	0.58×(0.76)	1.20	0.76	0.58	

According to Table 6, since the total β value of all variables is more than 0.3, hence the mediator hypothesis was confirmed and by virtue of this, one may infer that:
Since the total amount of the effect obtained for this equation is larger than 0.6, therefore this correlation is highly desirable and the hypothesis is confirmed.

CONCLUSION AND RECOMMENDATIONS

This study suggested the necessity of evaluating the features and capabilities of the relationship marketing and showed that this evaluation can improve the approach to change of attitude in the organization. The organizations, based on the proposed topics in this research, use those criteria that deeply change the customer attitude in their design, selection and evaluation; and take advantage of advertising in their administrative and execution systems. The results of this study in Bank Mellat indicate that bonding has the highest impact on the customer attitude. So, the bank managers can use the variables that form a relationship marketing to expand their market in the long run. Therefore, the managers may take advantage of relationship marketing principles and parameters like bonding and customer trust and by using tools such as creating a trust culture, timely honouring of obligations, effective communications, empathy and interaction, prove their good intentions to the customers. Also, by making use of good advertising, maintain a close relationship with the customers. The managing directors and bank managers are some of the people that may play an effective role in attracting loyal customers. Thus, they can obtain accurate information about the market environment and help to create and expand the market on one hand

and change the customer attitude on the other.

On the other hand, due to the dramatic benefits of relationship marketing, the commercial and service companies and institutions are moving towards choosing this method because in the new environment the previous marketing techniques lack the necessary efficiency and have become less profitable. Most markets have matured and they are faced with fierce competition and a supply far more than demand. In these circumstances, new customers are pretty hard to find and therefore, a dire need to maintain the current customers is strongly felt across corporations and firms. Based on these changes, the organizations must equip themselves in advance and get ready to deal with the competitors. In this regard, the relationship marketing, by creating and maintaining long-term relationships through effective advertising targeted at the current customers, strives to reduce the costs of attracting new customers and increase the company's profitability. As a result, understanding the relationship marketing in line with focusing on effective advertising and its extensive dimensions is an essential factor to protect the market and increase the competitive power of the companies and change the attitudes of customers.

RESEARCH RESTRICTIONS

This research, like other studies, suffers from some limitations. Part of the limitation of the present study arise from the statistical population, including irresponsible answering to the questions by the members of the sample, and limiting the scope of study to a certain bank. Some of the other limitations are scientific restrictions of the research including the extensive theoretical concepts of the research, the insignificant number of research that have dealt with these variables, abstractedness of some of the concepts and questions of the questionnaire, and narrowing down the data collection tool to a mere questionnaire.

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